

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lisa M. Yinger
Debtor

Case No. 13-03703-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 25

Date Rcvd: Oct 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2016.

db
+Lisa M. Yinger, 596 Monroe Street, Steelton, Pa 17113-2719
+Citibank/Home Depot, PO Box 6282, Sioux Falls, SD 57117-6282
4348982 +Joseph L. Donato III, Treasurer. Swatara Township, 599 Eisenhower Boulevard, PO Box 3255,
Harrisburg, Pa 17105-3255
4348983 Joseph L. Donato III, Treas., 599 Eisenhower Blvd, PO Box 3255,
Harrisburg, PA 17105-3255
4729882 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
4423572 +Ocwen Loan Servicing LLC, 3451 Hammond Ave, Waterloo IA 50702-5345, Attn: Pymt Processing
4354080 OneWest Bank, FSB, PO Box 829009, Dallas, TX 75382-9009
4348988 +Pinnacle Health, PO Box 2353, Harrisburg, PA 17105-2353
4348989 Susquehanna Valley FCU, 3850 Hartzdale Drive, Camp Hill, PA 17011 7809
4348991 +Toys R Us, One Geoffrey Way, Wayne, NJ 07470-2066

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4404404 +E-mail/Text: bncmail@w-legal.com Oct 26 2016 19:06:02 ALTAIR OH XIII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4348976 EDI: CAPITALONE.COM Oct 26 2016 19:03:00 Capital One, Bankruptcy Claims, PO Box 85167,
Richmond, VA 23285-5167
4385272 EDI: CAPITALONE.COM Oct 26 2016 19:03:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4348978 +EDI: CITICORP.COM Oct 26 2016 19:03:00 Citibank/VS, Customer Service, PO Box 6500,
Sioux Falls, SD 57117-6500
4348979 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 26 2016 19:05:47 Green Tree, PO Box 6172,
Rapid City, SD 57709-6172
4366613 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 26 2016 19:05:47 Green Tree Servicing, LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
4348980 +EDI: HFC.COM Oct 26 2016 19:03:00 HSBC/Orchard Bank, PO Box 5253,
Carol Stream, IL 60197-5253
4348981 E-mail/Text: EBN_Notifications@OWB.com Oct 26 2016 19:05:54 IndyMac Mortgage Service,
PO Box 78826, Phoenix, AZ 85062-8826
4348984 +EDI: TSYS2.COM Oct 26 2016 19:03:00 Macy's, Bankruptcy Processing, PO Box 8053,
Mason, OH 45040-8053
4348986 EDI: RMSC.COM Oct 26 2016 19:03:00 Old Navy, PO Box 981401, El Paso, TX 79998-1401
4348987 +EDI: AGFINANCE.COM Oct 26 2016 19:03:00 One Main Financial, 300 Saint Paul Place,
BLP 13A, Baltimore, MD 21202-2120
4412939 EDI: PRA.COM Oct 26 2016 19:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4390716 EDI: Q3G.COM Oct 26 2016 19:03:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
4361141 +E-mail/Text: bncmail@w-legal.com Oct 26 2016 19:06:02 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4348990 +EDI: WTRNBANK.COM Oct 26 2016 19:03:00 Target National Bank, PO Box 673,
Minneapolis, MN 55440-0673

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4423573 Ocwen Loan Servicing LLC, 3451 Hammond Ave, Waterloo IA 50702, Attn: Pymt Processing,
Ocwen Loan Servicing LLC, 3451 Hammond Ave
cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741)
4729883* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,
Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
4348985 ###New York & Company, 450 W. 33rd St., 5th Fl., New York, NY 10001-2632,
Attn: Customer Service

TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2016 at the address(es) listed below:

Chad J. Julius on behalf of Debtor Lisa M. Yinger cjulius@ljacobsonlaw.com,
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joseph P Schalk on behalf of Creditor OCWEN LOAN SERVICING, LLC pamb@fedphe.com
Joshua I Goldman on behalf of Creditor OCWEN LOAN SERVICING, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Lisa M. Yinger
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-03703-RNO**

Social Security number or ITIN **xxx-xx-4770**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

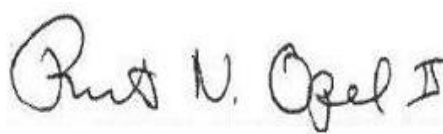
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa M. Yinger

October 26, 2016

By the
court:



Honorable Robert N. Opel
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.